



Group Insurance  
Commission  
**BENEFITS**  
For All Seasons

# FOR YOUR BENEFIT

Published quarterly by the GROUP INSURANCE COMMISSION  
for active and retired employees of the Commonwealth of Massachusetts

Argeo Paul Cellucci, Governor  
Jane Swift, Lieutenant Governor  
Dolores L. Mitchell, Executive Director

*Annual Enrollment - Spring 2001*

## Annual Enrollment Selections Due May 11 Changes Become Effective July 1

Annual enrollment begins April 9, giving you the opportunity to weigh your options and choose a health plan that best meets your needs. During annual enrollment you may also change your optional life insurance status.

Active Employees can also:

- Apply for optional life and/or long-term disability
- Enroll in a GIC Dental/Vision Plan (only non-union employees)
- Opt in or out of pre-tax health care premium deductions

Forms are due May 11. Active employees return completed forms to your GIC Coordinator. Retirees and Survivors write to the GIC and, if applicable, send the HMO/PPO enrollment form directly to the plan. Changes become effective July 1, 2001.

### TOOLS

To assist you with weighing your options, the GIC provides the following tools:

**2001-2002 Benefit Decision Guide** — Active employees will receive this at work; retirees and survivors will receive it at home. Be sure to read it carefully. It includes an overview of your health plan options, news on all GIC programs, and contact information. New this year — the GIC has merged the Medicare and Non-Medicare Benefit Decision Guides into one to assist our retirees and survivors with understanding Medicare and its GIC benefit implications.

**New Annual Enrollment Worksheet** — To guide you through your health care plan decision-making, the GIC has developed a new annual enrollment worksheet. It includes points to consider when evaluating the best health plan for you and your family. We encourage you to fill it out while reading the Benefit Decision Guide, contacting the plans that interest you, and attending a GIC health fair. The worksheet is on page 7 of this newsletter and is also in your Benefit Decision Guide.

**Health Fairs** — Come to a health fair to meet plan representatives who can answer your questions — see page 6 for the 2001 Health Fair Schedule.

There is a lot of news this year, so we have devoted this issue of *For Your Benefit* to Annual Enrollment. This information is also detailed in the Benefit Decision Guides.

### NEWS THIS YEAR

**Patient Safety:** As reported in the last issue of *FYB*, the GIC is requiring its plans to report inpatient safety information on key indicators beginning July 1, 2001. We will provide this information to you by next year to assist with your inpatient health care treatment decisions.

**Indemnity Plan and PLUS News:** Annual physician well-woman exam costs associated with Pap Smears will be covered by the GIC Indemnity Plan and GIC Indemnity Plan PLUS, effective July 1, 2001.

**Commonwealth PPO:** The GIC has again selected Tufts Health Plan as its administrator of the Commonwealth PPO. Additionally there will be a new early risk intervention program — see page 4.

**New HMO Option:** the GIC has added Aetna US Health-care to its HMO choices — see page 2.

**Life Insurance:** The GIC selected UNUM® as its new life insurance carrier effective July 1, 2001. There will be a new portability option for active employees, and Accidental Death and Dismemberment Benefits have been enhanced. Additionally, there is a new LifeBalance® Program — see page 5.

**Long-Term-Disability Open Enrollment:** There will be a special open enrollment for long-term-disability this year. See page 3.

**New Vision Carrier:** the GIC selected Davis Vision as its new carrier for the GIC Dental/Vision Plan. See page 4.

## Choose From Seven HMO Options New – Aetna US Healthcare

**T**his year non-Medicare enrollees can choose from among seven HMO plans. The Commission voted to enter into new three-year contracts with all six of its existing HMOs – CIGNA HealthCare, Fallon Community Health Plan, Harvard Pilgrim Health Care, Health New England, Neighborhood Health Plan and Tufts Health Plan. We also added Aetna US Healthcare to your range of choices.

Like GIC's other HMOs, Aetna US Healthcare offers 100% coverage for hospital care, surgery, hospice, diagnostic laboratory test, and x-rays. Physician office visits are covered in full, less a \$10 co-pay. Outpatient mental health and substance abuse visits are covered with a \$10 co-pay. Prescription drug co-pays are: Retail pharmacy up to a 30-day supply: \$5 generic, \$10 brand name formulary, \$25 brand name non-formulary. Mail order up to a 90 day supply: \$10 generic, \$20 brand name formulary, \$50 brand name non-formulary.

Aetna's network covers most of Massachusetts. For additional details on any of GIC's HMO options, including their networks, see your GIC Benefit Decision Guide and contact the plans directly (see page five).

## Eight Medicare Options To Continue

**E**nrollees with Medicare can select a health plan from among eight options. The GIC voted to offer new three-year contracts to all of its existing Medicare Plans:

- GIC Indemnity OME Plan (Medicare Extension Plan)
- CIGNA CentralCare
- Fallon Senior Plan Preferred
- Harvard Pilgrim Health Care First Seniority
- Harvard Pilgrim GIC Retiree Plan
- Health New England MedRate Plan
- Tufts Health Plan Secure Horizons
- Tufts Medicare Complement

See your Benefit Decision Guide for more information on these options. Contact the plans directly for their networks and other benefit details (see page five).

## KEEP IN MIND ...

**PLEASE REMEMBER TO NOTIFY THE GIC IF YOU:**

- ✓ Have a baby
- ✓ Add dependents or spouse
- ✓ Get divorced
- ✓ Move

Active employees must notify the Group Insurance Coordinator where they work of family changes. Retirees must call their health plan and notify the GIC in writing.

### DEPENDENT COVERAGE

Unmarried dependent coverage ends at the end of the month the dependent turns 19. If the dependent is a full-time student, the State insured must apply to the GIC for student coverage and, if approved, must recertify student eligibility twice a year.

*For additional information, call the Group Insurance Commission 617-727-2310 extension 801.*

## GIC ID Number

**A**ctive employees may use a number other than their Social Security Number for their GIC identification number. If you are an active employee and wish to have a different number, please request the change in writing, along with your full name, address and Social Security Number.

Write to

Nancy Bolduc, Director of Operations and Services  
Group Insurance Commission  
PO Box 8747  
Boston, MA 02114-8747



## Enrollees Voice Their Opinions at GIC's Third Public Hearing

**A**pproximately fifty enrollees and plan representatives attended the GIC's third annual Public Hearing held February 7<sup>th</sup>. Attendees learned more about the GIC's patient safety initiatives, mental health benefit enhancements, HMO plan co-pay changes, and this year's annual enrollment schedule. GIC's selection of UNUM® for Life Insurance benefits and Davis Vision for the Vision portion of the GIC Dental/Vision Plan, along with the corresponding plan enhancements were also highlighted. Top among attendees' concerns were prescription drug costs and last year's change to a three-tier prescription drug co-payment structure by most GIC plans.



## Special Open Enrollment for Long-Term-Disability

**I**f you are in an accident or become ill and cannot earn a paycheck, will you be able to pay your mortgage, car payment, utilities, and living expenses? Did you know that the probability of becoming disabled and unable to work between the ages of 35 and 65 is significantly higher than dying? Long-Term-Disability (LTD), provided by Hartford Life and Accident Insurance Company, is an income replacement program available to Commonwealth employees. If you become unable to work for 90 consecutive days, this plan replaces up to 50% of your gross monthly salary up to a maximum of \$10,000 on a tax-free basis. Benefits are reduced by other income sources, but the benefit will be at least \$100 per month.

During annual enrollment all active employees who work half-time or more may enroll in LTD without providing medical evidence of insurability. *However, if you applied for LTD coverage between July 1, 1999 and the present, and Hartford Life did not approve your application, you will be required to provide proof of good health acceptable to Hartford Life to receive coverage.*

If you are an eligible employee, you can apply at any time other than annual enrollment. However, you will need to provide proof of good health to enter the plan.

## Letters to the Editor



"I am grateful to GIC and UniCare. It's a great insurance company and my late departed husband received much help from this organization. Your payment assistance toward Medicare premiums is greatly appreciated. Also your staff on the phone is excellent and courteous."

M. Franciose, Lynn, MA

"Over the last several months, Susan Cooper (of United Behavioral Health) has offered several seminars to our employees and managers on effective management and work and family life issues...Susan's approachable style, critical and timely information interlaced with humor made even the most difficult situations seem solvable. Susan is clearly an extraordinary resource and the Commonwealth is indeed fortunate to benefit from her counsel."

Beth Marshall, Assistant Vice Chancellor,  
University of Massachusetts, Boston, MA

"My husband and I would like to express our appreciation for the notable service that we have received while under the care of the Group Insurance Commission and UniCare. When we inquire about a statement (we have) no long wait on hold, no excuses, no gibberish. When we have found it necessary to fill an unexpected prescription in another state while we have been traveling, the pharmacist has been able to fill it without delay. When my husband suffered several health problems, the Health Educator (Eileen) was extremely helpful in answering questions, making suggestions, and sending us medical information that we did not have. We have enjoyed her kindness whenever she has called and feel fortunate to have this support. Many of our friends relate absolute horror stories of their experiences with their health insurance companies. We have read of similar situations in the newspapers. We know they exist. BUT NOT WITH OUR COMPANY! You should know that we sing your praises at every opportunity and feel very grateful for your professional and thoughtful manner."

D. and S. Gallagher, Greenfield, MA

Did you notice that this year's GIC Benefit Decision Guides include REAL enrollees who serve the Commonwealth in a variety of occupations as well as retirees who are involved in a variety of activities. What did you think of the guides? We appreciate your input.

*Send Letters to the Editor to: Cynthia McGrath, Editor, For Your Benefit, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747.*

(The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address.)

## Commonwealth PPO News

### Tufts to Continue as PPO Administrator

The Group Insurance Commission voted to sign another three-year contract with Tufts Health Plan as the administrator of the Commonwealth PPO. For plan benefit information and a network provider directory, contact Tufts at 1-800-870-9488, or visit their web site at [www.tufts-healthplan.com](http://www.tufts-healthplan.com).

### New Early Risk Intervention Program

Starting in July, the Commonwealth PPO will have a new program addressing the GIC's concern with reducing medical mistakes. The Early Risk Intervention Program combines physician expertise with cutting edge software to detect potential health care errors. By bringing these issues to the attention of the patient's treating physician, care can be modified ensuring that the best, most appropriate care is delivered, or that inappropriate, possibly harmful care is avoided.

The software program uncovers conflicts between pharmacy data, lab results, medical claim information, and demographic data. If an enrollee appears to be at risk, the Commonwealth PPO will contact the enrollee's physician to alert him or her of the danger. This gives the enrollee's physician a new and effective tool for providing high quality care.

## GIC Pharmacy Program Update

### Indemnity and PPO Enrollees

#### *New Drug Intervention Programs*

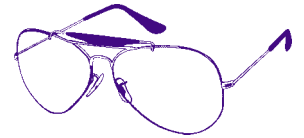
Express Scripts recently introduced new Drug Intervention Programs. If an enrollee's prescription raises concerns in any of the following areas, Express Scripts will contact your physician to alert him or her so that possible harm can be avoided:

- Seniors who may be taking too many drugs
- Seniors taking drugs that shouldn't be prescribed for the elderly
- People with multiple scripts for controlled medications
- Ineffective treatments for ulcers

#### **Diabetic Enhancement**

Express Scripts will be offering a free glucometer to diabetics; Express Scripts will mail information on this to people who have diabetes.

## GIC Dental/ Vision Plan News



**E**ffective July 1, 2001, Davis Vision will provide the Vision portion of the GIC Dental/Vision Plan. This plan provides a Preferred Provider statewide network of over 375 vision providers, a 400% increase over the previous network size. Additional Preferred Providers are in other New England states. Members receive basic services at no cost, or with a co-pay for enhanced materials and services, when they use a Preferred Provider. Members receive reimbursement according to a fixed schedule of benefits when they do not use a Preferred Provider.

In-Network vision benefits will be enhanced with the following effective July 1, 2001:

- Enrollees age 61 and over receive annual exams and benefits
- Children age 18 and under receive polycarbonate lenses at no charge
- Members receive a Dilated Fundus examination (dilation), if needed, at no additional charge

For more information about In-Network and Out-of-Network vision benefits, including co-pay amounts and providers, contact Davis Vision: 1-800-650-2466

The Dental portion of the GIC Dental/Vision Program is unchanged. Delta Dental provides dental benefits. During annual enrollment you may change your dental plan type. The Indemnity Plan, also known as DeltaPremier, offers network access to more than 95% of the state's dentists with a no balance billing policy. The PPO, also known as DeltaPreferred, offers a less expensive option with a limited network, encompassing almost 20% of the state's dentists. Call Delta Dental 1-800-553-6277 for additional information.

The GIC Dental/Vision Plan is for staff in the legislature, executive offices, and managers who are not covered by collective bargaining, or who do not have another Dental and/or Vision Plan sponsored by the Commonwealth.



## UNUM® Selected As New Life Insurance Carrier *Benefits Enhanced*

**T**he Group Insurance Commission selected UNUM® as its new life insurance carrier effective July 1, 2001. Life insurance helps provide for your family's economic well-being in the event of your death. Active employees and retirees with a GIC health plan must purchase basic life insurance. Additionally they may also purchase optional life insurance. Retired Municipal Teachers (RMTs) are eligible for basic life insurance only, in an amount determined by the city or town from which they retire. Survivors and Elderly Governmental Retirees (EGRs) are not eligible for basic or optional life insurance.

### **Accidental Death and Dismemberment Benefits Enhanced** *(Active Employees, Retired State Employees and RMTs)*

Accidental Death and Dismemberment (AD&D) benefits will be enhanced for paralysis and seat belt coverage effective July 1, 2001. New benefits for an accidental injury effective July 1, 2001 will include loss of speech and/or hearing, air bag coverage, rehabilitation for dismemberment and/or paralysis, loss of thumb and index finger of the same hand, brain damage, and coma.

### **Portability** *(Active Employees)*

Active employees who leave employment or become ineligible for their current coverage will now be able to continue their coverage at a similar rate. See your Benefit Decision Guide for more information.

### **New LifeBalance® Benefit**

All state employees and retirees who have basic life insurance will have access to UNUM®'s LifeBalance® program effective July 1, 2001. LifeBalance® is a one-stop resource that offers consultation, information, and personalized community referrals available 24 hours a day, 7 days a week for you and your family members. You receive unlimited telephone and on-line access to assistance for such issues as parenting and child care, emotional well-being, addiction and recovery, work issues, home repairs, nutrition, legal matters, senior care options, and financial issues. Additionally you will have access to up to three face-to-face counseling sessions per year. You will receive additional information about this program by mail and at the health fairs.



### **Benefit Access**



GIC Indemnity Plan	1-800-442-9300
GIC Indemnity Plan	www.plusaccess.com
PLUS, Indemnity OME	
Commonwealth PPO (Tufts)	1-800-870-9488 www.tufts-healthplan.com
Aetna US HealthCare	1-800-323-9930 www.aetnaushc.com
CIGNA HealthCare	1-800-244-1870
CIGNA CentralCare	www.cigna.com
Fallon Community Health Plan, Fallon Senior Plan Preferred	1-800-868-5200 www.fchp.org
Harvard Pilgrim Health Care, GIC Retiree Plan	1-800-542-1499 www.harvardpilgrim.org
First Seniority	1-800-779-7723
Health New England, Health New England MedRate	1-800-842-4464 www.healthnewengland.com
Neighborhood Health Plan	1-800-433-5556 www.nhp.org
Tufts Health Plan, Tufts Medicare Complement	1-800-462-0224 www.tufts-healthplan.com
Tufts Secure Horizons	1-800-867-2000
Indemnity and PPO	1-888-610-9039
Mental Health - UBH	www.unitedbehavioralhealth.com
Indemnity and PPO	1-877-828-9744
Prescription Drugs - Express Scripts	www.express-scripts.com
Hartford Life (LTD Insurance)	1-800-322-6222 Not available
Medicare	1-800-633-4227 www.medicare.gov
State Retirement Board	1-617-367-7770 www.state.ma.us/treasury/srb.htm
Group Insurance Commission	1-617-727-2310 www.state.ma.us/gic
Life Insurance TDD/TTY Access	1-617-227-8583

### **Benefits Only for Staff in Legislature, Executive Offices, and Managers**

Delta Dental	1-800-553-6277 www.deltamass.com
SightCare (through June 30)	1-800-595-9881
Davis Vision (effective July 1)	1-800-650-2466 www.davisvision.com

**For Your Benefit** is published quarterly by the  
Massachusetts GROUP INSURANCE COMMISSION  
Dolores L. Mitchell, Executive Director  
Cynthia McGrath, Editor

# GIC Health Fair Schedule 2001

Saturday, April 7

Hampden County  
Sheriff's Department  
Hampden County Correctional  
Center  
627 Randall Road  
Ludlow, MA  
11-3

Tuesday, April 10

Worcester State College  
Gymnasium  
486 Chandler Street  
Worcester, MA  
11-2

Wednesday, April 11

Bunker Hill Community College  
Room A-300  
250 New Rutherford Avenue  
Boston, MA  
11-2

Thursday, April 12

Templeton Developmental Center  
Activity Center  
212 Freight Shed Road  
Baldwinville, MA  
11-2

Tuesday, April 17

U-Mass Amherst  
Student Union Ballroom  
Amherst, MA  
10-3

Thursday, April 19

Massachusetts State Lottery  
Conference Room  
60 Columbian Street  
Braintree, MA  
12-3

Friday, April 20

State Laboratory Institute  
1<sup>st</sup> Floor Auditorium  
305 South Street  
Jamaica Plain, MA  
2-6

Monday, April 23

Wrentham Developmental Center  
Graves Auditorium  
Littlefield Street  
Wrentham, MA  
11-2

Tuesday, April 24

Berkshire Community College  
Paterson Field House  
1350 West Street  
Pittsfield, MA  
11-2

Thursday, April 26

Hampshire Sheriff's Office  
Visiting Room  
205 Rocky Hill Road (Rt. 66)  
Northampton, MA  
1-5

Friday, April 27

Springfield State Office Building  
Room B 42  
436 Dwight Street  
Springfield, MA  
11-2

Saturday, April 28

Mass Maritime Academy  
Harrington Building  
Academy Drive  
Buzzards Bay, MA  
12-3

Monday, April 30

McCormack State Office Building  
Conference Rooms 1, 2, 3  
One Ashburton Place 21<sup>st</sup> Floor  
Boston, MA  
8-3

Tuesday, May 1

Bristol Community College  
Margaret L. Jackson Art Center  
777 Elsbree Street  
Fall River, MA  
11-2

Wednesday, May 2

Essex Agricultural & Technical  
High School Auditorium  
562 Maple Street  
Middleton, MA  
11-2

Thursday, May 3

Middlesex Community College  
Building 8  
Springs Road  
Bedford, MA  
11-2

Friday, May 4

Northern Essex  
Community College  
Haverhill Campus  
Bentley Library Conference Area  
Elliott Way  
Haverhill, MA  
11-2

Tuesday, May 8

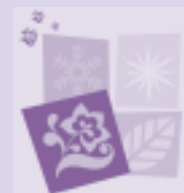
Bridgewater State College  
John Joseph Moakley Center  
100 Burrill Avenue  
Bridgewater, MA  
11-2

Wednesday, May 9

State House  
Grand Staircase 2<sup>nd</sup> Floor  
Beacon Street  
Boston, MA  
11-3

## GIC Health Fairs

*For more benefit  
information,  
attend a health fair  
near you.*



Group Insurance  
Commission  
**BENEFITS**  
For All Seasons

# GIC Annual Enrollment Worksheet

## STEP 1

### The Basics – Health Plan Features

Compare the major benefits of the health plans by reviewing the Benefit Decision Guide's Benefits-at-a-Glance charts, Health Plan Location page and Plan Description pages.

<b>Plan Name</b>								
<b>Phone number and web site</b>								
<b>Plan Type (Indemnity/PPO/HMO)</b>								
	Yes	No	Yes	No	Yes	No	Yes	No
Is the plan available in your area?								
Are you eligible to join?								
Call your doctor's office or the plan to ask whether your doctor (or doctor(s) you wish to see) participates in the plan and is accepting new patients.								

## STEP 2

### Quality

Compare plan quality (only reported for HMOs) – See GIC's web site [www.state.ma.us/gic](http://www.state.ma.us/gic), or attend a health fair for the HMO Report Card.

How did the plan rate in "quality"?				
How did the plan rate in "satisfaction"?				

## STEP 3

### Costs

Compare your monthly cost – see the Benefit Decision Guide's rate pages (EGRs and RMTs – call the GIC for rates).

Monthly Premium Cost	\$	\$	\$	\$			
----------------------	----	----	----	----	--	--	--

## STEP 4

### Other Considerations

Attend a health fair and contact the plans for more information.

Am I out-of-state for more than 90 days; will the health plan cover me?								
Are the providers convenient?								
Do you or your family have special medical needs?								
Does the plan offer mail order prescriptions?								
What changes are you planning in the upcoming year, e.g. retirement, transfer, move, etc.?								

## STEP 5

### Your Decision Health Plan Selected \_\_\_\_\_

*Complete the necessary forms and return by May 11, 2001*  
*Active Employees: Return completed forms to your GIC Coordinator*  
*Retirees/Survivors: Write to the GIC; if applicable, send HMO and PPO enrollment forms directly to the plan*  
**Changes Become Effective July 1, 2001**



# Free Legal Referral Service for Indemnity & PPO Enrollees

**A**s a member of the GIC Indemnity Plan (includes OME and PLUS) and the Commonwealth PPO Plan, you have free access to LawPhone Legal Referral Service, offered by United Behavioral Health (UBH). This service provides:

- Free, unlimited telephone consultations with an attorney.
- A free 30-minute “face-to-face” consultation with an attorney.
- A 25 percent discount for additional services provided by an attorney.

LawPhone can help you when you need legal information or encounter any legal problem. It is also useful when

legal advice is needed or help is needed for drafting legal documents. In addition, LawPhone can assist you for self-representation in court or if you have received notice of a suit, summons, or subpoena to appear in court.



To be connected with LawPhone, call UBH at 1-888-610-9039 (TDD: 1-800-842-9489). For more information regarding the GIC Indemnity Plan (including OME and PLUS) and the Commonwealth PPO Plan, see your Benefit Decision Guide.



**I**nside...

- ▶ Annual Enrollment selections due May 11
- ▶ Commonwealth PPO News
- ▶ AETNA US Healthcare added
- ▶ Health Fair Schedule 2001
- ▶ Annual Enrollment Worksheet

COMMONWEALTH OF MASSACHUSETTS  
**GROUP INSURANCE COMMISSION**  
P.O. BOX 8747 • BOSTON MA 02114-8747

*Providing Massachusetts State Employees, Retirees, and Their Dependents with Access to Quality Health Care at a Reasonable Cost*

BULK RATE  
POSTAGE PAID  
BOSTON, MA  
PERMIT #53295